



United States Department of Agriculture
Wisconsin Rural Development

RURAL HOUSING SERVICE

GUARANTEED RURAL HOUSING LOAN PROGRAM

The following instructions are for lenders approved to participate in the RHS Guaranteed Rural Housing loan program for use in determining whether guaranteed loan applicants are delinquent on a Federal debt:

1. **To access HUD's Credit Alert Interactive Voice Response System (CAIVRS), dial 301-344-4000.**

CAIVRS SCRIPT: "Welcome to HUD's voice response system. To access the Credit Alert System, press 1. To access the Line of Credit Control System, press 2. If you have completed your call, press 0."

2. **Enter 1.**

CAIVRS SCRIPT: "You have reached HUD's Credit Alert System. This is a Federal Government information system. Unauthorized or improper usage is subject to Federal prosecution. System usage is monitored. Using this system constitutes acceptance of monitoring and responsibility for legal and proper usage. Please enter your credit alert access code and press #."

3. **Enter your credit alert access code, which is your tax identification number, then press #. Depending on your authorization to make loans for other Federal programs, you may be prompted to select from a list of those programs.**

CAIVRS SCRIPT: "If you are processing a USDA Rural Housing loan, enter 5 and then press #."

4. **Enter 5, then press #.**

Continue following instructions from the Credit Alert System as prompted by the CAIVRS script. Lenders will clearly document both their credit alert access code and the borrower's/co-borrower's CAIVRS confirmation number near the signature line of the borrower's loan application form. When the call is completed, hang up.